

# CLAIMS CHECKLIST

## Minimising your client's risk of a declined claim

At Royal London, we're committed to helping as many customers as we can when they make a claim. Our results from last year back-up this promise, as we paid **99.7%** of all the claims we received.\*

But we're always looking for ways to minimise the risk of claims being declined. Whether it's improvements to the application process or the information we give to your clients, we know there's always more we can do. That's why we've produced this handy checklist. By simply running through each of the following points, you could help avoid what could be a financial disaster for your client:



### MEDICAL HISTORY

A previous illness or medical condition might not even register as something your client needs to tell us about. But it could affect how we would underwrite their application. Give them the opportunity to contact their GP if they're unsure or need to check any details.



### SICKNESS PAYMENTS

For income protection, your client's sick pay arrangements have a direct impact on the cover they need if they become too ill to work. The correct amount of cover and deferred period will mean your client's claim will pay out, when they need it.



### CUSTOMER APPLICATION

Leaving out information or not answering all the questions in full, honestly and to the best of your client's knowledge, could prove costly if they need to make a claim. Make this point clear before walking through their answers again - there may be more information that, on reflection, your client needs to add. Better to include too much information than not enough.



### CUSTOMER REVIEW

As well as the major life or lifestyle changes, there may be other areas that trigger the need to review existing cover. A change of employer, salary, sick pay arrangements, occupation or marital status could mean you need to revise your client's existing cover.

We know that your clients have taken out cover to give both themselves and their families peace of mind. Our aim is to pay valid claims as promptly and efficiently as possible and we always assess claims in a fair and consistent way.

We hope these checks will help in making sure your clients have cover in place that meets their needs.

\*Source: Royal London UK Protection business claims paid (1 January to 31 December 2019)

THIS IS FOR FINANCIAL ADVISER USE ONLY AND SHOULDN'T BE RELIED UPON BY ANY OTHER PERSON.



**Royal London**  
1 Thistle Street, Edinburgh EH2 1DG  
[royallondon.com](http://royallondon.com)

All literature about products that carry the Royal London brand is available in large print format on request to the Marketing Department at Royal London, 1 Thistle Street, Edinburgh EH2 1DG. All of our printed products are produced on stock which is from FSC® certified forests.

Royal London 1 Thistle Street, Edinburgh EH2 1DG [royallondon.com](http://royallondon.com) The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 117672. It provides life assurance and pensions. Registered in England and Wales number 99064. Registered office: 55 Gracechurch Street, London, EC3V 0RL. Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority and introduces Royal London's customers to other insurance companies. The firm is on the Financial Services Register, registration number 302391. Registered in England and Wales number 4414137. Registered office: 55 Gracechurch Street, London, EC3V 0RL.